



恒生银行（中国）有限公司手机银行快捷登录服务条款与条件

Terms And Conditions For Hang Seng Bank China Mobile Banking Quick logon Service

恒生银行（中国）有限公司（以下称“**本行**”或“恒生中国”）手机银行快捷登录服务，包括手势登录服务、指纹登录服务、面容登录服务、以及恒生中国将来不时推出的其他生物特征识别登录服务，是本行所提供的使用您在手机或者其他移动设备（统称“**移动设备**”）上注册的手势、指纹、面容特征或其他生物特征（以下统称“**生物特征**”）作为身份识别和验证方式访问本行手机银行的服务（以下统称“**快捷登录**”），旨在以快捷简便的生物特征验证登录方式替代用户名和密码验证登录方式。本条款与条件（“**条款与条件**”）用于规范并适用于本行提供的手机银行快捷登录服务，在您启用本行手机银行快捷登录服务之前请务必仔细阅读，尤其是其中用粗体标注的条款。您启用本行手机银行快捷登录服务（包括手势登录服务、指纹登录服务、面容登录服务或本行推出的其他生物特征登录服务），即表示您已接受本条款与条件，并同意受其约束。如果您不接受本条款与条件，请不要使用本行手机银行快捷登录服务。如有任何疑问或异议，请及时提交及联络本行。您可以光临相关分支行营业网点或拨打热线电话联络本行，您也可以访问本行官方网站 www.hangseng.com.cn 查询适合的联系方式。本条款与条件是恒生中国《电子银行服务条款及细则》的补充，应与其一并阅读，就快捷登录服务相关内容，如有冲突，以本条款与条件为准。

Hang Seng Bank (China) Limited (the “Bank” or “Hang Seng China”) Mobile Banking Quick Logon Service , which is comprised of gesture logon service, fingerprint logon service, face logon service, and other biometric credential logon service that Hang Seng China may provide from time to time in the future, is a service provided by the Bank that allows you to log on to Hang Seng China Mobile Banking by using your gesture, fingerprint, facial map or any other biometric data (collectively “Biometric Credentials”) registered on your mobile phone or any other mobile device (collectively the “Mobile Device”) in lieu of your user name and password, as a quick and convenient method of customer identity verification (collectively the “Quick Logon”). The terms and conditions (“Terms and Conditions”) govern and are applicable to Mobile Banking Quick Logon Service that the Bank provides. Before using the Bank’s Mobile Banking Quick Logon Service, you must read these terms and conditions carefully, particularly the bolded terms and conditions. If you use the Bank’s Mobile Banking Quick Logon Service (including gesture logon service, fingerprint logon service, face logon service, and other biometric credential logon service that the Bank may provide), you shall be deemed to have clearly understood and agreed to be bound by the Terms and Conditions. If you do not accept the Terms and Conditions, please disuse the Bank’s Mobile Banking Quick Logon Service. If you have any query or problem, please promptly raise it to or contact the Bank. You may contact the Bank by visiting relevant branches or sub-branches or by calling the Bank’s hotline. You may also visit the Bank’s official website www.hangseng.com.cn to enquire contact information of the Bank suitable for you. The Terms and Conditions are in addition to and shall be read in conjunction with Hang Seng China Terms and Conditions for e-Banking. In case of any conflict in respect of the Quick Logon Service, the Terms and Conditions shall prevail.

1. 使用本行手机银行快捷登录服务，您必须完成本行手机银行的注册或设置，且您已在您

的移动设备上下载了本行手机银行应用程序。

Before using the Bank's Mobile Banking Quick Logon Service, you must complete the registration or setup for Bank's Mobile Banking Service and you have installed the Bank's Mobile Banking Application on your Mobile Device.

2. 您将被要求完成一个注册或者设置流程，即使用本行手机银行要求的身份验证方式（用户名和/或密码）登录手机银行，然后选择使用存储在移动设备上的手势、指纹、面容特征或其他生物特征来访问本行的手机银行；当然，您仍可以选择使用用户名和/或密码访问手机银行。

You will be asked to go through a register or setup procedure that you must log on the Mobile Banking by using the identity verification method required (user name and/or PIN) and then select the gesture, fingerprint, facial map or any other biometric data stored on your Mobile Device to log on the Bank's Mobile Banking; Certainly, you may still use your user name and/or PIN to log on the Mobile Banking.

3. 您应理解，一旦您启用手机银行快捷登录服务，任何存储在您的移动设备上的手势、指纹、面容特征或其他生物特征都可以用于访问您的手机银行和账户以及授权进行相关交易，为此，您应确保您的移动设备上仅存储您本人的手势、指纹、面容特征或者其他生物特征，而不应存储任何他人的生物特征。

You understand that when using the Quick Logon Service, any gesture, fingerprint, facial map, or other biometric data stored on your Mobile Device can be used to access your Mobile Banking and your accounts and to give instructions for certain transactions. You therefore should ensure that your Mobile Device only stores your own gesture, fingerprint(s), facial map, or other biometric data, and will not store anyone else's Biometric Credentials.

4. 您须采取一切合理措施，妥善保管您的移动设备以及用于在移动设备上注册手势、指纹、面容特征或其他生物特征的密码，防止移动设备或密码泄露给他人或被他人使用。您须自行承担您的移动设备或密码在任何无意或未经授权的情况下泄露给他人或被他人使用所导致的一切风险。

Your shall take all reasonable measures to keep your Mobile Device and the password used to register your gesture, fingerprint(s), facial map or other biometric data on your Mobile Device in a safe custody, and to prevent unauthorized use or disclosure of your Mobile Device and the password. You shall be fully responsible for and bear the risk result from any accidental or unauthorized disclosure of your Mobile Device or password to any other person or any unauthorized use of your Mobile Device and password by any other person.

5. 您应理解，本行手机银行登录时的生物特征验证系通过您的移动设备上的生物特征验证功能所完成，该验证过程并非由本行提供，本行不对您的移动设备上的手势、指纹、面容识别或其他生物特征验证功能的安全性作任何陈述和保证。如您对于您的移动设备的生物特征验证功能的安全性有任何疑问，请咨询您的移动设备供应商。

Your understand the Biometric Credential authentication for the logon of the Bank's Mobile Banking is performed by the biometric credential authentication module of your Mobile Device which is not the Bank's service, therefore the Bank makes no representation or warranty as to the security of the gesture, fingerprint, face and other biometric credential authentication

function of your Mobile Device. If you have any query about the security of the biometric credential authentication module of your Mobile Device, please consult the supplier of your Mobile Device.

6. 您已启用快捷登录服务并且使用已在移动设备上注册过的生物特征访问手机银行或授权进行交易，本行将认为您本人已访问手机银行服务以及指示本行进行相关交易。
If you have opened the Quick Logon Service and used Biometric Credentials registered on your Mobile Device to log on the Mobile Banking or to give instructions for the transaction, **you will be deemed by the Bank that you have accessed to the Mobile Banking and give instructions for the transaction to the Bank by yourself.**
7. 您可以随时通过手机银行的设置中选择关闭使用本行快捷登录服务。
You may stop using the Bank's Quick Logon Service at any time by changing settings in the Mobile Banking.
8. 本行有权暂停或终止手机银行快捷登录服务，并且有权（但无义务）在知悉或怀疑您的移动设备、生物特征或其他密码存在安全隐患时暂停或终止您对快捷登录服务的使用。
The Bank may suspend or terminate the Quick Logon Service and may (but is not obliged to) suspend or terminate your use of the Quick Logon Service if the Bank is aware or suspects that the security of your Mobile Device, Biometric Credentials or other password.
9. 除非法律另有规定，对于任何不当使用手机快捷登录服务而执行的任何未经授权的交易所造成的损失，本行将不承担任何责任；对本行造成的所有损失和损害，本行有权要求您赔偿。
The Bank will take no responsible for any loss result from improper use of the Mobile Banking Quick Logon Service and any unauthorized transaction; And meanwhile the Bank has the right to claim the compensation from you for any loss incurred.
10. 本行可不时修订本条款与条件。本条款与条件的任何修订，经本行在本行官方网站、本行手机银行应用程序发布或在营业场所公开张贴、刊登公告或以本行认为合适的其他方式向客户作出合理通知后，即开始生效。如您不同意该等修订，有权选择停止使用快捷登录服务。如您于修订生效日当日或其后，继续保留或使用快捷登录服务，视为您同意该等修订，该等修订于其生效日之日起即对您具有约束力。
The Bank may revise the Terms and Conditions from time to time. Any amendment to the Terms and Conditions shall become effective when it has been posted on the official website or Mobile Banking Application of the Bank or the announcement thereof has been displayed or published by the Bank in the branches, or the Bank has given reasonable notice thereof to the customer by other means as the Bank thinks appropriate. If you do not agree with the amendment, you may choose not to use the Quick Logon Service. If you continue to maintain or use the Quick Logon Service on and after the effective date of such amendment, the amendment shall be binding on you.
11. 本条款与条件于发布之日起实施并生效。
The Terms and Conditions take effect on the initial release date.